

FILED

08 FEB 21 PM 4:07

CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

CT

DEPUTY

GEORGE G. WEICKHARDT (SBN 58586)
PAMELA J. ZANGER (SBN 168356)
ROPER, MAJESKI, KOHN & BENTLEY PC
201 Spear Street, Suite 1000
San Francisco, CA 94105
Telephone: (415) 543-4800
Facsimile: (415) 972-6301
Email: gweickhardt@rmkb.com

Attorneys for Defendant
CHASE BANK USA, N.A., sued herein erroneously as
JP MORGAN CHASE & CO.

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

LESLIE JENSON,

Plaintiff,

v.

JP MORGAN CHASE & CO.; and DOES 1
through 10, inclusive,

Defendants.

CASE NO. '08 CV 0334 JLS WMC

NOTICE OF REMOVAL OF CIVIL
ACTION FROM STATE COURT TO
UNITED STATES DISTRICT COURT,
SOUTHERN DISTRICT OF
CALIFORNIA

TO THE JUDGES OF THE UNITED STATES DISTRICT COURT, SOUTHERN
DISTRICT OF CALIFORNIA, AND TO ALL PARTIES AND THEIR ATTORNEYS
HEREIN:

PLEASE TAKE NOTICE that, pursuant to 28 U.S.C. §1441(a), defendant Chase Bank
USA, N.A., a national banking association ("Chase"), sued herein erroneously as JP MORGAN
CHASE & CO., hereby removes the above-entitled action from the Superior Court of the State of
California in and for the County of San Diego to the United States District Court for the Southern
District of California, based on the following facts:

1. On or about January 25, 2008, an action was filed in the Superior Court of the
State of California, for the County of San Diego, entitled *Leslie Jenson, Plaintiff v. JP Morgan
Chase & Co., et al.*, Defendants, action number 37-2008-00076687-CU-BT-CTL ("the Action").

1 A true and correct copy of the Summons and Complaint in the Action is attached hereto as
2 Exhibit A. Plaintiff Leslie Jenson alleges that she is a resident of the County of San Diego and
3 that she entered into a contract with defendant Chase Bank USA, N.A. The first cause of action
4 alleges violation of 15 U.S.C. § 1681s-2(b). The second cause of action alleges violation of 15
5 U.S.C. § 1692 et seq.

6 2. Service was effected upon Chase sometime after January 25, 2008, which was the
7 date the Complaint was filed with the Court. Chase's records indicate that it received a copy of
8 the Complaint on February 5, 2008. Thirty days from that date of February 5, 2008 has not yet
9 elapsed, nor has thirty days from January 25, 2008 elapsed.

10 3. The present case is a case over which the United States District Court has original
11 jurisdiction of the first and second causes of actions under 28 U.S.C. § 1331, in that it is an action
12 arising under the laws of the United States, namely, 15 U.S.C. § 1681 and 1692. This Court has
13 supplemental jurisdiction over the third and fourth Causes of Action pursuant to 28 U.S.C.
14 § 1367.

15 4. The Action may be removed under 28 U.S.C. § 1441(a) in that the District Courts
16 of the United States have original jurisdiction and the Action is being removed by a defendant to
17 the District Court of the United States for the district embracing the place where such action is
18 pending.

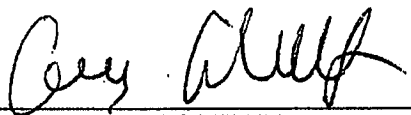
19 5. This Notice of Removal is being filed within 30 days after the receipt by
20 defendant, through service or otherwise, of a copy of the initial pleading setting forth the claim
21 for relief upon which such action or proceeding is based.

22 6. Attached hereto as Exhibit B is a true and correct copy of other pleadings and
23 papers filed in the Action.

24 7. For the reasons stated above, defendant Chase Bank USA, N.A., hereby removes
25 the above-entitled action.

1 Dated: February 21, 2008

ROPERS, MAJESKI, KOHN & BENTLEY

2
3 By: 

4 GEORGE G. WEICKHARDT
5 PAMELA J. ZANGER
6 Attorneys for Defendant
7 CHASE BANK USA, N.A., sued herein
8 erroneously as JP MORGAN CHASE &
9 CO.
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Ropers Majeski Kohn & Bentley
A Professional Corporation
San Francisco

**SUMMONS
(CITACION JUDICIAL)**

**NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):**

JP MORGAN CHASE & CO.; and DOES 1 through 10, inclusive,

**YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTÁ DEMANDANDO EL DEMANDANTE):**
LESLIE JENSON,

SUM-100
FILED
CIVIL JUSTICE DIVISION
CLERK OF SUPERIOR COURT
SANDIEGO COUNTY, CA

2008 JAN 25 A 8:56

CLERK - SUPERIOR COURT
SANDIEGO COUNTY, CA

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov/selfhelp/espanol/), en la biblioteca de leyes de su condado o en la corte que le queda más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.courtinfo.ca.gov/selfhelp/espanol/) o poniéndose en contacto con la corte o el colegio de abogados locales.

The name and address of the court is:
(El nombre y dirección de la corte es):
Superior Court, San Diego, Central.

330 West Broadway
San Diego, CA 92101

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:
(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):
Douglas Jaffe, Esq.

402 West Broadway, 4th Floor, San Diego, CA 92101 (619) 595-4861

CASE NUMBER:
(Número del Caso):
37-2008-00076687-CU-BT-CTL

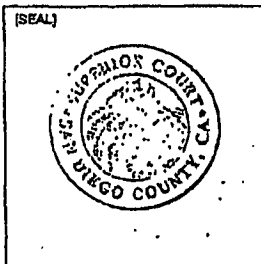
DATE:
(Fecha) JAN 25 2008

Clerk, by
(Secretario)

C. Beutler
C. Beutler

Deputy
(Adjunto)

(For proof of service of this summons, use Proof of Service of Summons (form POS-010).)
(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons, (POS-010)).



NOTICE TO THE PERSON SERVED: You are served

1. ☐ as an individual defendant.
2. ☐ as the person sued under the fictitious name of (specify):

3. ☐ on behalf of (specify):

under: ☐ CCP 416.10 (corporation) ☐ CCP 416.60 (minor)
☐ CCP 416.20 (defunct corporation) ☐ CCP 416.70 (conservatee)
☐ CCP 416.40 (association or partnership) ☐ CCP 416.90 (authorized person)
☐ other (specify):

4. ☐ by personal delivery on (date):

DOUGLAS JAFFE, ESQ. Bar No. 170354
LAW OFFICES OF DOUGLAS JAFFE
402 West Broadway, 4th Floor
San Diego, California 92101
Telephone: (619) 595-4861
Facsimile: (619) 595-4862

Attorneys for Plaintiff

FILED
CIVIL BUSINESS OFFICE 9
CENTRAL DIVISION

2008 JAN 25 A 8:56

CLERK - SUPERIOR COURT
SAN DIEGO, CALIF. CA

SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF SAN DIEGO - CENTRAL

LESLIE JENSON,

Plaintiff,

vs.

JPMORGAN CHASE & CO.; and DOES
1 through 10, inclusive,

Defendants.

Case No.: 37-2008-00076687-CU-BT-CTL

COMPLAINT

- 1) Violation Of Fair Credit Reporting Act
- 2) Violation of Fair Debt Collection Practices Act
- 3) Violation of Rosenthal Fair Debt Collection Practices Act
- 4) Negligence
- 5) Declaratory Relief

UNLIMITED CIVIL JURISDICTION

COMES NOW Leslie Jenson ("Plaintiff"), by and through her undersigned attorneys, and alleges as follows:

GENERAL ALLEGATIONS

1
2
3 1. Plaintiff is an individual residing in the county of
4 San Diego.

5 2. On information and belief, JP Morgan Chase & Co. is a
6 corporation doing business in the State of California ("Chase").

7 3. The true names and capacities, whether individual,
8 corporate, associate or otherwise, of Defendants Does 1 through
9 10 are unknown to Plaintiff who therefore sues said Defendants
10 by such fictitious names. Plaintiff will amend this complaint
11 to show their true names and capacities when they have been
12 ascertained. Plaintiff alleges that each of the fictitiously
13 named Defendants engaged in the actions and omissions
14 hereinafter alleged and that each is fully liable for all the
15 damages requested herein.

16 4. This Court has personal and subject matter
17 jurisdiction over this action and venue is properly placed in
18 this Court.

19 5. Chase is, and at all times herein was, a debt
20 collector.

21 6. Chase is a person, which includes a corporation, who
22 uses instrumentalities of interstate commerce or the mails in a
23 business the purpose of which is the collection of debts, or who
24 regularly collects or attempts to collect, directly or
25 indirectly, debts owed or asserted to be owed or due another.

26 7. Plaintiff is a natural person from whom Chase has
27 sought and seeks to collect a consumer debt alleged to be due
28 and owing from Plaintiff.

1
2 STATEMENT OF THE CASE

3 8. Jenson has a credit card account with Chase known as
4 Account Number 5222763211525450 (the "Account").

5 9. In or about November, 2007, Jenson discovered that
6 Chase was reporting the Account as a "charge-off".

7 10. Chase has reported to the credit reporting agencies
8 that the Account was charged-off in December, 2006.

9 11. Jenson was not delinquent in her payments regarding
10 the Account to support a charge-off. For example, and without
11 limitation, Jenson has timely paid, and Chase has accepted, at
12 least the minimum monthly payment for the Account since at least
13 December, 2005 to present.

14 12. Chase never gave Jenson notice that the Account was
15 delinquent from December, 2006 to present.

16 13. Chase never gave Jenson notice that it intended to
17 report negative information regarding the Account and Jenson to
18 the credit reporting agencies.

19 14. Jenson has disputed Chase's credit reporting with
20 Chase and the credit reporting agencies. Chase responded by
21 verifying the negative credit reporting to the credit reporting
22 agencies.

23 15. A charge-off is reported by the credit reporting
24 agencies as a delinquent account that contains negative account
25 status. Jenson's credit score has been negatively impacted by
26 Chase's inaccurate credit reporting. The negative impact by
27 Chase on Jenson's credit score has interfered with Jenson's
28 ability to access credit..

1 FIRST CAUSE OF ACTION
2 (Violation of Fair Credit Reporting Act)

3 16. Plaintiff incorporates by this reference the foregoing
4 paragraphs.

5 17. Plaintiff contacted the major credit reporting
6 agencies and disputed Defendant's credit reporting.

7 18. As the furnisher of the disputed information,
8 Defendant had duties under the Fair Credit Reporting Act to
9 properly investigate the disputed information.

10 19. Defendant failed to conduct such a proper
11 investigation.

12 20. By reason of the foregoing, Defendant has violated the
13 Fair Credit Reporting Act, 15 U.S.C. section 1681s-2(b).

14 21. By reason of the foregoing, Plaintiff is entitled to
15 damages in an amount to be determined at trial, plus interest,
16 costs, penalties, damages for emotional distress, attorneys'
17 fees and punitive damages as provided in the Fair Credit
18 Reporting Act, 15 U.S.C. section 1681n and 1681o.

19
20 SECOND CAUSE OF ACTION
21 (Violation of Fair
22 Debt Collection Practices Act)

23 22. Plaintiff incorporates by this reference the foregoing
24 paragraphs.

25 23. Any amount allegedly owed by Plaintiff to Chase is
26 debt pursuant to 15 U.S.C. section 1692a(5).

27 24. Chase has used false, deceptive or misleading
28 representations or means in connection with the collection of a
debt in violation of 15 U.S.C. section 1692e.

1 25. Chase has threatened to take action that cannot be
2 legally taken or that was not intended to be taken in violation
3 of 15 U.S.C. section 1692e(5).

4 26. Chase has used false representations or deceptive
5 means to collect or attempt to collect a debt from Plaintiff in
6 violation of 15 U.S.C. section 1692e(10).

7 27. Chase has used unfair or unconscionable means to
8 collect or attempt to collect a debt from Plaintiff in violation
9 of 15 U.S.C. section 1692f.

10 28. Plaintiff has demanded Chase cease its improper debt
11 collection practices.

12 29. Chase has failed and refused to cease its improper
13 debt collection practices.

14 30. Chase has made false representations, engaged in
15 unlawful conduct and unfair practices and made threats in
16 violation of the Fair Debt Collection Practices Act, 15 U.S.C.
17 section 1692 et. seq.

18 31. By reason of the foregoing, Chase willfully violated
19 the Fair Debt Collection Practices Act, 15 U.S.C. section 1692,
20 et seq.

21 32. By reason of the foregoing, Plaintiff has sustained
22 damages in an amount to be determined at trial; plus interest,
23 costs, damages for emotional distress, and attorneys' fees.

24 33. By reason of the foregoing, Plaintiff is entitled to
25 damages, damages for emotional distress, penalties, and
26 attorneys' fees pursuant to 15 U.S.C. section 1692k.

27

28

THIRD CAUSE OF ACTION
(Violation of Rosenthal Fair
Debt Collection Practices Act)

34. Plaintiff incorporates by this reference the foregoing paragraphs.

35. Chase has failed and refused to cease its improper debt collection practices.

36. Chase has made false representations in violation of Civil Code section 1788.17.

37. Chase has engaged in unlawful conduct and made threats in violation of Civil Code section 1788.10.

38. By reason of the foregoing, Chase willfully violated the Rosenthal Fair Debt Collection Practices Act, Civil Code 1788, et seq.

39. By reason of the foregoing, Plaintiff has sustained damages in an amount to be determined at trial, plus interest, costs, damages for emotional distress, and attorneys' fees.

40. By reason of the foregoing, Plaintiff is entitled to damages, damages for emotional distress, penalties, and attorneys' fees pursuant to Civil Code section 1788.30.

FOURTH CAUSE OF ACTION
(Negligence)

41. Plaintiff incorporates by this reference the foregoing paragraphs.

42. Chase had a duty to reasonably and properly conduct its collection efforts regarding Jenson.

1 43. Chase failed to reasonably and properly conduct its
2 collection efforts regarding Jenson.

3 44. By reason of the foregoing, Plaintiff has sustained
4 damages in an amount to be determined at trial, plus interest,
5 costs and damages for emotional distress.

6
7 FIFTH CAUSE OF ACTION
8 (Declaratory Relief)

9 45. Plaintiff incorporates by this reference each of the
10 previous paragraphs.

11 46. There is an actual controversy between the parties.

12 47. A judicial determination is required. Chase has taken
13 the position that Jenson was delinquent in her payments
14 regarding the Account to support a charge-off, and that
15 charging-off the Account and reporting the Account as a charge-
16 off to the credit reporting agencies was proper. Plaintiff has
17 taken the position that Jenson was not delinquent in her
18 payments regarding the Account to support a charge-off, and that
19 charging-off the Account and reporting the Account as a charge-
20 off to the credit reporting agencies was not proper.

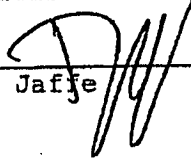
21
22 WHEREFORE, Plaintiff prays as follows:

- 23 a) For damages according to proof;
24 b) For emotional distress;
25 c) For interest according to proof;
26 d) For declaratory relief;
27 e) For punitive damages;

- 1 f) For costs, disbursements and reasonable attorneys'
2 fees as provided in any agreement between the parties, any
3 statute or otherwise; and
4 g) For such other and further relief as the Court deems
5 just and proper.

6
7 Dated: January 22, 2008

8 LAW OFFICES OF DOUGLAS JAFFE

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11 Douglas Jaffe
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|--|--|---|
| ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Douglas Jaffe, Esq. #170354 402 West Broadway, 4th Floor San Diego, CA 92101 TELEPHONE NO.: 619-595-4861 FAX NO.: 619-595-4862 ATTORNEY FOR (Name): JENSON | | FOR COURT USE ONLY FILED CIVIL BUSINESS OFFICE 9 CENTRAL DIVISION 2008 JAN 25 A 8:56 CLERK - CIVIL COURT SAN DIEGO, CALIF. |
| SUPERIOR COURT OF CALIFORNIA, COUNTY OF San Diego STREET ADDRESS: MAILING ADDRESS: 330 West Broadway CITY AND ZIP CODE: San Diego, CA 92101 BRANCH NAME: Central | | |
| CASE NAME: Jenson v. JP Morgan Chase | | |
| CIVIL CASE COVER SHEET <input checked="" type="checkbox"/> Unlimited (Amount demanded exceeds \$25,000) <input type="checkbox"/> Limited (Amount demanded is \$25,000 or less) Complex Case Designation <input type="checkbox"/> Counter <input type="checkbox"/> Joinder Filled with first appearance by defendant (Cal. Rules of Court, rule 3.402) | | |
| CASE NUMBER: 37-2008-00076687-CU-BT-CTL JUDGE: DEPT: | | |

Items 1-6 below must be completed (see instructions on page 2).

1. Check one box below for the case type that best describes this case:

| | | |
|---|--|---|
| Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) Other P/IPD/W/D (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other P/IPD/W/D (23) Non-P/IPD/W/D (Other) Tort <input checked="" type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (18) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input type="checkbox"/> Other non-P/IPD/W/D tort (35) Employment <input type="checkbox"/> Wrongful termination (36) <input type="checkbox"/> Other employment (15) | Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) Real Property <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (28) Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input type="checkbox"/> Other judicial review (39) | Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20) Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43) |
|---|--|---|

2. This case ☐ is ☒ is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:
- | | |
|--|--|
| a. <input type="checkbox"/> Large number of separately represented parties b. <input type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve c. <input type="checkbox"/> Substantial amount of documentary evidence | d. <input type="checkbox"/> Large number of witnesses e. <input type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court f. <input type="checkbox"/> Substantial postjudgment judicial supervision |
|--|--|
3. Remedies sought (check all that apply): a. ☒ monetary b. ☒ nonmonetary; declaratory or injunctive relief c. ☒ punitive
4. Number of causes of action (specify): 5
5. This case ☐ is ☒ is not a class action suit.
6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)

Date: 1/22/08
 Douglas Jaffe, Esq.

(TYPE OR PRINT NAME)

(SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

NOTICE

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

Page 1 of 2

Form Adopted for Mandatory Use
 Judicial Council of California
 CM-010 (Rev. July 1, 2007)

CIVIL CASE COVER SHEET

Cal. Rules of Court, rules 2.30, 3.220, 3.400-3.403, 3.740;
 Cal. Standards of Judicial Administration, std. 3.10

www.courtinfo.ca.gov
 American LegalNet, Inc.
 www.FormsWorkshop.com

| | |
|--|--|
| SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN DIEGO | |
| STREET ADDRESS: 330 West Broadway | |
| MAILING ADDRESS: 330 West Broadway | |
| CITY AND ZIP CODE: San Diego, CA 92101 | |
| BRANCH NAME: Central | |
| TELEPHONE NUMBER: (619) 555-6144 | |
| PLAINTIFF(S) / PETITIONER(S): Leslie Jensen | |
| DEFENDANT(S) / RESPONDENT(S): JP Morgan Chase & Co | |
| JENSON VS. JP MORGAN CHASE & CO | |
| NOTICE OF CASE ASSIGNMENT | CASE NUMBER: 37-2008-00076687-CU-BT-CTL |

Judge: Ronald S. Prager

Department: C-71

COMPLAINT/PETITION FILED: 01/25/2008

CASES ASSIGNED TO THE PROBATE DIVISION ARE NOT REQUIRED TO COMPLY WITH THE CIVIL REQUIREMENTS LISTED BELOW

IT IS THE DUTY OF EACH PLAINTIFF (AND CROSS-COMPLAINANT) TO SERVE A COPY OF THIS NOTICE WITH THE COMPLAINT (AND CROSS-COMPLAINT).

ALL COUNSEL WILL BE EXPECTED TO BE FAMILIAR WITH SUPERIOR COURT RULES WHICH HAVE BEEN PUBLISHED AS DIVISION II, AND WILL BE STRICTLY ENFORCED.

TIME STANDARDS: The following timeframes apply to general civil cases and must be adhered to unless you have requested and been granted an extension of time. General civil consists of all cases except: Small claims appeals, petitions, and unlawful detainers.

COMPLAINTS: Complaints must be served on all named defendants, and a CERTIFICATE OF SERVICE (SDSC CIV-345) filed within 60 days of filing. This is a mandatory document and may not be substituted by the filing of any other document.

DEFENDANT'S APPEARANCE: Defendant must generally appear within 30 days of service of the complaint. (Plaintiff may stipulate to no more than a 15 day extension which must be in writing and filed with the Court.)

DEFAULT: If the defendant has not generally appeared and no extension has been granted, the plaintiff must request default within 45 days of the filing of the Certificate of Service.

THE COURT ENCOURAGES YOU TO CONSIDER UTILIZING VARIOUS ALTERNATIVES TO LITIGATION, INCLUDING MEDIATION AND ARBITRATION, PRIOR TO THE CASE MANAGEMENT CONFERENCE. MEDIATION SERVICES ARE AVAILABLE UNDER THE DISPUTE RESOLUTION PROGRAMS ACT AND OTHER PROVIDERS. SEE ADR INFORMATION PACKET AND STIPULATION.

YOU MAY ALSO BE ORDERED TO PARTICIPATE IN ARBITRATION PURSUANT TO CCP 1141.10 AT THE CASE MANAGEMENT CONFERENCE. THE FEE FOR THESE SERVICES WILL BE PAID BY THE COURT IF ALL PARTIES HAVE APPEARED IN THE CASE AND THE COURT ORDERS THE CASE TO ARBITRATION PURSUANT TO CCP 1141.10. THE CASE MANAGEMENT CONFERENCE WILL BE CANCELLED IF YOU FILE FORM SDSC CIV-359 PRIOR TO THAT HEARING

GEORGE G. WEICKHARDT (SBN 58586)
 PAMELA J. ZANGER (SBN 168356)
ROPERS, MAJESKI, KOHN & BENTLEY PC
 201 Spear Street, Suite 1000
 San Francisco, CA 94105
 Telephone: (415) 543-4800
 Facsimile: (415) 972-6301
 Email: gweickhardt@rmkb.com

Attorneys for Defendant
 CHASE BANK USA, N.A., sued herein erroneously as
 JP MORGAN CHASE & CO.

UNITED STATES DISTRICT COURT
 SOUTHERN DISTRICT OF CALIFORNIA

LESLIE JENSON,

Plaintiff,

v.

JP MORGAN CHASE & CO.; and DOES 1
 through 10, inclusive,

Defendants.

CASE NO.

**NOTICE OF PARTY WITH
 FINANCIAL INTEREST**

[Civil L.R. 40.2]

TO THE COURT AND TO ALL PARTIES IN THIS ACTION:

Pursuant to Civil L.R. 40.2, the undersigned certifies that the following listed persons, associations of persons, firms, partnerships, corporations (including parent corporations) or other entities (i) have a financial interest in the subject matter in controversy or in a party to the proceeding, or (ii) have a financial interest in that subject matter or in a party that could be substantially affected by the outcome of this proceeding.

PARTY

CONNECTION

Chase Bank USA, N.A.

A wholly-owned subsidiary of CMC Holding Delaware, Inc.

CMC Holding Delaware, Inc.

A whole-owned subsidiary of JPMorgan Equity Holding, Inc.

PARTY

CONNECTION

JPMorgan Equity Holding, Inc.

A wholly-owned subsidiary of JPMorgan Chase & Co.

JPMorgan Chase & Co.

A publicly traded company.

Dated: February 21, 2008

ROPER, MAJESKI, KOHN & BENTLEY

By: 

GEORGE G. WEICKHARDT

PAMELA J. ZANGER

Attorneys for Defendant

CHASE BANK USA, N.A., sued herein
erroneously as JP MORGAN CHASE &
CO.

Ropers Majeski Kohn & Bentley
A Professional Corporation
San Francisco

CASE NAME: LESLIE JENSON v. JP MORGAN CHASE & CO., and DOES 1 through 10, inclusive

ACTION NO.: TBA — U.S. District Court, Southern District of California

I am a citizen of the United States. My business address is 201 Spear Street, Suite 1000, San Francisco, CA 94105. I am employed in the County of San Francisco where this service occurs. I am over the age of 18 years, and not a party to the within cause. I am readily familiar with my employer's normal business practice for collection and processing of correspondence for mailing with the U.S. Postal Service, and that practice is that correspondence is deposited with the U.S. Postal Service the same day as the day of collection in the ordinary course of business.

On the date set forth below, following ordinary business practice, I served a true copy of the foregoing document(s) described as:

1. **NOTICE OF REMOVAL OF CIVIL ACTION FROM STATE COURT TO UNITED STATES DISTRICT COURT, SOUTHERN DISTRICT OF CALIFORNIA**
2. **NOTICE OF PARTY WITH FINANCIAL INTEREST**

(BY FAX) by transmitting via facsimile the document(s) listed above to the fax number(s) set forth below, or as stated on the attached service list, on this date before 5:00 p.m.

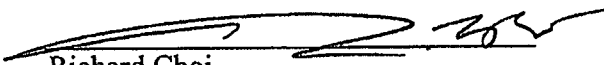
- ☒ (BY MAIL) I caused such envelope(s) with postage thereon fully prepaid to be placed in the United States mail at San Francisco, California.

Attys. for Plaintiff

Douglas Jaffe, Esq.
Law Offices of Douglas Jaffe
402 West Broadway, 4th Floor
San Diego, CA 92101
Tel: (619) 595-4861
Fax: (619) 595-4862

☒ (*Federal*) I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

Executed on February 21, 2008, at San Francisco, California.


Richard Choi

**UNITED STATES
DISTRICT COURT**
SOUTHERN DISTRICT OF CALIFORNIA
SAN DIEGO DIVISION

**# 147923 - SH
* * C O P Y * *
February 21, 2008
14:38:39**

Civ Fil Non-Pris

USAO #: 08CV0334

Judge.: JANIS L. SANMARTINO

Amount.: \$350.00 CK

Check#: BC0038539

Total-> \$350.00

FROM: JENSON V. JP MORGAN CHASE & CO

CIVIL COVER SHEET

JS 44 (Rev. 12/07)

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of process or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

LESLIE JENSON

DEFENDANTS

JP MORGAN CHASE & CO.

(b) County of Residence of First Listed Plaintiff San Diego
(EXCEPT IN U.S. PLAINTIFF CASES)

County of Residence of First Listed Defendant K.C. DISTRICT COURT
(IN U.S. PLAINTIFF CASES ONLY)
NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF LAND INVOLVED.

(c) Attorney's (Firm Name, Address, and Telephone Number)

Douglas Jaffe
LAW OFFICES OF DOUGLAS JAFFE
402 West Broadway, 4th Floor
San Diego, CA 92101
(619) 595-4861

Attorneys (If Known)
George G. Weickhardt (SBN 58586)
ROPER, MAJESKI, KOHN & BENTLEY
201 Spear Street, Suite 1000
San Francisco, CA 94105
(415) 543-4800

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
☒ 3 Federal Question (U.S. Government Not a Party)
☐ 2 U.S. Government Defendant
☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- Citizen of This State ☒ 1 PTF DEF ☐ 1 Incorporated or Principal Place of Business In This State ☐ 4 PTF DEF ☐ 4
Citizen of Another State ☐ 2 ☐ 2 Incorporated and Principal Place of Business In Another State ☐ 5 ☒ 5
Citizen or Subject of a Foreign Country ☐ 3 ☐ 3 Foreign Nation ☐ 6 ☐ 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

| CONTRACT | TORTS | FORFEITURE/PENALTY | BANKRUPTCY | OTHER STATUTES |
|---|--|--|--|--|
| <input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input checked="" type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise | PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury PERSONAL PROPERTY <input type="checkbox"/> 362 Personal Injury—Med. Malpractice <input type="checkbox"/> 365 Personal Injury—Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability | <input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other | <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) | <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes |
| REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property | CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights | PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition | LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions | FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609 |

V. ORIGIN

(Place an "X" in One Box Only)

- ☐ 1 Original Proceeding
☒ 2 Removed from State Court
☐ 3 Remanded from Appellate Court
☐ 4 Reinstated or Reopened
Transferred from ☐ 5 another district (specify) ☐ 6 Multidistrict Litigation
Appeal to District ☐ 7 Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. 1681 and 1692

Brief description of cause:

Claim regarding credit reporting and debt collection practice.

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION DEMAND \$
UNDER F.R.C.P. 23

CHECK YES only if demanded in complaint:
JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

Feb 21 2008

SIGNATURE OF ATTORNEY OF RECORD

George G. Weickhardt

FOR OFFICE USE ONLY

RECEIPT #

199423

AMOUNT

\$350

APPLYING IFP

JUDGE

MAG. JUDGE

RC1/5066637.1/RL3

su 2/21/08

ORIGINAL

American LegalNet, Inc.
www.FormsWorkflow.com

VIA FAX

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